

Information to identify the case:

Debtor 1 Abigail S Ferstein

Social Security number or ITIN **xxx-xx-2257**

First Name Middle Name Last Name

EIN _ _ - _ _ _ _ _

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN _ _ _ _ _

EIN _ _ - _ _ _ _ _

United States Bankruptcy Court **Northern District of Illinois**

Case number: **16-30898**

12/15

Order of Discharge

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Abigail S Ferstein

December 27, 2016

For the court:

Jeffrey P. Allsteadt, Clerk
United States Bankruptcy
Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
Northern District of IllinoisIn re:
Abigail S Ferstein
DebtorCase No. 16-30898-JBS
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: admin
Form ID: 318Page 1 of 1
Total Noticed: 20

Date Rcvd: Dec 27, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2016.

db
24942828 +Abigail S Ferstein, 20 Hoover Court Unit A, Streamwood, IL 60107-2336
24942835 +Alexian Brothers, 21219 Network Place, Chicago, IL 60673-1212
24942837 +Citibank, 399 Park Avenue, Headquarters, New York, NY 10022-4699
+Citibank, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,
Saint Louis, MO 63179-0040
24942836 +Citibank, Citicorp/Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040
24942839 +Midland Funding, 2365 Northside Dr, Suite 300, San Diego, CA 92108-2709
24942841 +Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
24942843 Northwest Community Healthcare, 28079 Network Place, Chicago, IL 60673-1280
24942844 +Patricia and Paul Ferstein, 1215 Ironwood Bl, Schaumburg, IL 60193-1970
24942845 +The Bureaus Inc, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr

+EDI: QNNREID.COM Dec 28 2016 00:53:00 N. Neville Reid, Fox, Swibel, Levin & Carroll, LLP,
200 W. Madison Street, Suite 3000, Chicago, IL 60606-3417
24942830 EDI: AMEREXPR.COM Dec 28 2016 00:53:00 American Express, P.O. Box 981540,
El Paso, TX 79998-1540
24942829 +EDI: AMEREXPR.COM Dec 28 2016 00:53:00 American Express, Corporate Headquarters,
200 Vesey Street, 44th Floor, New York, NY 10285-1000
24942831 +EDI: CAPITALONE.COM Dec 28 2016 00:53:00 Capital One, Corporate Headquarters,
1680 Capital One Drive, Mc Lean, VA 22102-3407
24942832 +EDI: CAPITALONE.COM Dec 28 2016 00:53:00 Capital One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285
24942834 +EDI: CHASE.COM Dec 28 2016 00:53:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
24942833 +EDI: CHASE.COM Dec 28 2016 00:53:00 Chase, Corporate Headquarters, 270 Park Avenue,
New York, NY 10017-2070
24942838 +EDI: CBSKOHLS.COM Dec 28 2016 00:53:00 Kohls/Capital One, Po Box 3120,
Milwaukee, WI 53201-3120
24942840 +E-mail/Text: mmrgbk@miramedrg.com Dec 28 2016 03:50:05 Miramed Revenue Group,
991 Oak Creek Dr, Lombard, IL 60148-6408
24942842 +EDI: NAVIENTFKASMSERV.COM Dec 28 2016 00:53:00 Navient, Attn: Claims Dept, Po Box 9500,
Wilkes-Barr, PA 18773-9500

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 29, 2016

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2016 at the address(es) listed below:

N. Neville Reid nreid@fslc.com, nreid@ecf.epiqsystems.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Roxanna Hipple on behalf of Debtor 1 Abigail S Ferstein rhipple@kumorhipple.com,
rhipple62@gmail.com

TOTAL: 3